

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**  
Eastern District of Virginia – LIVE  
1100 East Main Street  
Richmond, VA 23219

**Case Number** 06-31619-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Harold Gene Clark  
2022 Hopkins Rd.  
Richmond, VA 23224

Social Security No.:  
Debtor: xxx-xx-9581  
Employer's Tax I.D. No.:  
Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: October 11, 2006

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 06-31619

User: luedeckert  
Form ID: B18

Page 1 of 1  
Total Served: 28

Date Rcvd: Oct 11, 2006

The following entities were served by first class mail on Oct 13, 2006.

db +Harold Gene Clark, 2022 Hopkins Rd., Richmond, VA 23224-6320  
7521521 +Annie S. Clark, 2022 Hopkins Rd., Richmond, VA 23224-6320  
7521522 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
7521526 +Cingular Wireless-WAS, c/o Nationwide Recovery, 2304 Tarpley Dr., #134,  
Carrollton, TX 75006-2470  
7521527 +CitiBank, P.O. Box 6703, Sioux Falls, SD 57188-6703  
7521528 +Citibank Visa, P.O. Box 6004, Sioux Falls, SD 57117-6004  
7521529 +City of Richmond/RE tax, 900 E Broad St., Rm 102, Richmond, VA 23219-6115  
7521530 +Creditors Exchange, 80 Holtz Dr, Buffalo, NY 14225-1470  
7521532 +Dominion Law Assoc., 222 Central Park Ave., Virginia Beach, VA 23462-3022  
7521533 +Dominion Law Associates, 222 Central Park avenue, Virginia Beach, VA 23462-3022  
7521535 FMA Alliance, LTD, 11811 North Freeway, Ste. 900, Houston, TX 77060-0000  
7521534 +First Revenue Assurance, P.O. Box 5818, Denver, CO 80217-5818  
7521536 +Imperial, 2300 Clayton Rd., Ste. 200, Concord, CA 94520-2164  
7521537 +Monogram Bank N America, Po Box 17054, Wilmington, DE 19884-0001  
7521538 +NCO Financial Systems, PO 41417, Dept 99, Philadelphia, PA 19101-1417  
7521539 +Option One Mortgage Co, 3 Ada Way, Irvine, CA 92618-2304  
7521540 +Redline Recovery Svcs, 6464 Savoy Dr, 4th Flr, Houston, TX 77036-3395  
7521541 +Surgical Assoc of Rich, c/o Cawthorn & Piccard, 8041 Forest Hill Ave.,  
Richmond, VA 23225-1907  
7521542 +The Barnes Law Firm, Centre Court-Suite A, 9401 Courthouse Road, Chesterfield, VA 23832-6690  
7521543 +The Sagres Co, PO 12688, La Jolla, CA 92039-2688  
7521544 +The Strucure, PO 12688, La Jolla, CA 92039-2688  
7521545 +Unifund/collection Agency, 11802 Conrey Rd Ste 200, Cincinnati, OH 45249-1074  
7521546 +Urosurgical Ctr of Rich, 9105 Stony Pt Dr, Richmond, VA 23235-1979  
7521547 +Verizon Virginia Inc, Po Box 165018, Columbus, OH 43216-5018

The following entities were served by electronic transmission on Oct 12, 2006.

7521523 +E-mail/PDF: bankruptcy@bbandt.com Oct 12 2006 04:17:06 Bb&t, Po Box 1847,  
Wilson, NC 27894-1847  
7521522 +EDI: BANKAMER2.COM Oct 12 2006 00:55:00 Bank Of America, Po Box 1598,  
Norfolk, VA 23501-1598  
7521524 +EDI: CAPITALONE.COM Oct 12 2006 00:55:00 Capital 1 Bk, 11013 W Broad St,  
Glen Allen, VA 23060-5937  
7521525 +EDI: CHASE.COM Oct 12 2006 00:55:00 Chase Mht Bk, 800 Brooksedge Blv,  
Westerville, OH 43081-2822  
7521527 +EDI: CITICORP.COM Oct 12 2006 00:55:00 CitiBank, P.O. Box 6703, Sioux Falls, SD 57188-6703  
7521528 +EDI: CITICORP.COM Oct 12 2006 00:55:00 Citibank Visa, P.O. Box 6004,  
Sioux Falls, SD 57117-6004  
7521531 +EDI: DISCOVER.COM Oct 12 2006 00:55:00 Discover Fin, Pob 15316, Wilmington, DE 19850-5316  
7521539 +EDI: OPTONE.COM Oct 12 2006 00:55:00 Option One Mortgage Co, 3 Ada Way,  
Irvine, CA 92618-2304  
7521540 +EDI: RHST.COM Oct 12 2006 00:55:00 Redline Recovery Svcs, 6464 Savoy Dr, 4th Flr,  
Houston, TX 77036-3395

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2006

Signature:

